

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No. 10-41653

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

**SUMMARY OF FINANCIAL STATUS**

MONTH ENDED: 04/30/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
Dollars reported in \$1

2. **Asset and Liability Structure**

- a. Current Assets  
b. Total Assets  
c. Current Liabilities  
d. Total Liabilities

End of Current Month	End of Prior Month	As of Petition Filing
\$39,774	\$39,432	
\$2,808,318	\$2,782,484	\$2,645,342
\$27,376	\$26,446	
\$4,106,296	\$4,105,366	\$4,083,006

3. **Statement of Cash Receipts & Disbursements for Month**

- a. Total Receipts  
b. Total Disbursements  
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)  
d. Cash Balance Beginning of Month  
e. Cash Balance End of Month (c + d)

Current Month	Prior Month	Cumulative (Case to Date)
\$25,963	\$29,949	\$352,683
\$25,622	\$37,872	\$346,631
\$341	(\$7,923)	\$6,052
\$18,276	\$26,199	\$256,225
\$18,617	\$18,276	\$262,307

4. **Profit/(Loss) from the Statement of Operations**

Current Month	Prior Month	Cumulative (Case to Date)
N/A	N/A	N/A

5. **Account Receivables (Pre and Post Petition)**

\$0	
\$27,376	\$26,446

6. **Post-Petition Liabilities**

\$0	
-----	--

7. **Past Due Post-Petition Account Payables (over 30 days)**

**At the end of this reporting month:**

- |  | Yes | No |
|--|-----|----|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) |     | X  |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   |     | X  |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?  |     | X  |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)                                   |     | X  |
| 12. Is the estate insured for replacement cost of assets and for general liability?  | X   |    |
| 13. Are a plan and disclosure statement on file?   |     | X  |
| 14. Was there any post-petition borrowing during this reporting period?  |     | X  |

15. Check if paid: Post-petition taxes X; U.S. Trustee Quarterly Fees X; Check if filing is current for: Post-petition tax reporting and tax returns: X.  
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 5.13.2011

Mark Kesel  
Responsible Individual

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	<u>1306 MLK Jr Way</u>	<u></u>	<u></u>
2 Scheduled Gross Rents	<u>\$16,963</u>	<u></u>	<u></u>
Less:			
3 Vacancy Factor	<u></u>	<u></u>	<u></u>
4 Free Rent Incentives	<u></u>	<u></u>	<u></u>
5 Other Adjustments	<u></u>	<u></u>	<u></u>
6 Total Deductions	<u>\$17,628</u>	<u>\$0</u>	<u>\$0</u>
7 Scheduled Net Rents	<u>(\$665)</u>	<u>\$0</u>	<u>\$0</u>
8 Less: Rents Receivable (2)	<u></u>	<u></u>	<u></u>
9 Scheduled Net Rents Collected (2)	<u>(\$665)</u>	<u>\$0</u>	<u>\$0</u>

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>Wells Fargo Bank</u>	<u>Apt Building (MB)</u>	<u>Other</u>
11 Account No.	<u>9526265245</u>	<u>41317556</u>	<u></u>
12 Account Purpose	<u>Personal</u>	<u></u>	<u></u>
13 Balance, End of Month	<u>\$5,133</u>	<u>\$12,860</u>	<u>\$625</u>
14 Total Funds on Hand for all Accounts	<u>\$18,618</u>	<u></u>	<u></u>

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

**BALANCE SHEET**  
(Small Real Estate/Individual Case)  
For the Month Ended 04/30/11

Assets	Check if Exemption Claimed on Schedule C	Market Value
<b>Current Assets</b>		
1 Cash and cash equivalents (including bank accts., CDs, etc.)		\$18,618
2 Accounts receivable (net)		
3 Retainer(s) paid to professionals		
4 Other: <u>Retainer to Bankruptcy Attorney</u>		\$21,156
5		
6 <b>Total Current Assets</b>		\$39,774
<b>Long Term Assets (Market Value)</b>		
7 Real Property (residential)		\$859,000
8 Real property (rental or commercial)		\$1,500,000
9 Furniture, Fixtures, and Equipment	X	\$5,225
10 Vehicles	X	\$4,000
11 Partnership interests		
12 Interest in corporations		
13 Stocks and bonds		\$8,958
14 Interests in IRA, Keogh, other retirement plans	X	\$389,961
15 Other:		
16 <u>Personal Items</u>	X	\$1,400
17 <b>Total Long Term Assets</b>		\$2,768,544
18 <b>Total Assets</b>		\$2,808,318
<b>Liabilities</b>		
<b>Post-Petition Liabilities</b>		
<b>Current Liabilities</b>		
19 Post-petition not delinquent (under 30 days)		
20 Post-petition delinquent other than taxes (over 30 days)		
21 Post-petition delinquent taxes		
22 Accrued professional fees		\$27,376
23 Other:		
24		
25 <b>Total Current Liabilities</b>		\$27,376
26 <b>Long-Term Post Petition Debt</b>		
27 <b>Total Post-Petition Liabilities</b>		\$27,376
<b>Pre-Petition Liabilities (allowed amount)</b>		
28 Secured claims (residence)		\$889,373
29 Secured claims (other)		\$1,556,810
30 Priority unsecured claims		\$0
31 General unsecured claims		\$1,632,737
32 <b>Total Pre-Petition Liabilities</b>		\$4,078,920
33 <b>Total Liabilities</b>		\$4,106,296
<b>Equity (Deficit)</b>		
34 <b>Total Equity (Deficit)</b>		(\$1,297,978)
35 <b>Total Liabilities and Equity (Deficit)</b>		\$2,808,318

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

Revised 1/1/98

# Apartment Building

## STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 04/30/11

Apartment

		Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>			
1	Rent/Leases Collected	\$16,853	\$234,724
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Laundry Income	\$110	\$1,727
8	Pet Deposit		\$300
9	Security Deposit		\$6,900
10			
11			
12	<b>Total Cash Receipts</b>	<b>\$16,963</b>	<b>\$243,651</b>
<b>Cash Disbursements</b>			
13	Selling		
14	Administrative		\$450
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid	\$6,695	\$94,986
	Rent/Lease:		
18	Personal Property		
19	Real Property	\$417	\$5,717
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$9,000	\$106,380
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other (Education for daughter)		\$1,000
25	Salaries/Commissions (less employee withholding)		
26	Management Fees (one time fee)		\$1,500
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes (Business license)		\$7,339
31	Other Cash Outflows:		
32	Utilities	\$415	\$8,717
33	Repairs	\$1,100	\$9,215
34	Office Exp.		\$65
35	Security deposit Returns		\$6,505
36	Misc.		\$549
37	<b>Total Cash Disbursements:</b>	<b>\$17,628</b>	<b>\$242,424</b>
38	<b>Net Increase (Decrease) in Cash</b>	<b>(\$664)</b>	<b>\$778</b>
39	<b>Cash Balance, Beginning of Period</b>	<b>\$13,524</b>	
40	<b>Cash Balance, End of Period</b>	<b>\$12,860</b>	

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 04/30/11

*Personal*

		Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>			
1	Rent/Leases Collected		
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Draws	\$9,000	\$105,800
8	Transfer from old accounts		\$1,695
9	Rebates		\$1,537
10			
11			
12	<b>Total Cash Receipts</b>	<b>\$9,000</b>	<b>\$109,032</b>
<b>Cash Disbursements</b>			
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid (for December 2010 and January 2011)	\$715	\$9,856
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws		
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		\$10,479
30	Other Taxes (US Trustee)		\$2,600
31	Other Cash Outflows:		
32	Utilities		\$4,423
33	Mortgage Payment	\$2,775	\$33,250
34	Insurance	\$156	\$7,678
35	Child support	\$750	\$8,600
36	Household exp. (including Medical exp. \$1050, School \$1,800)	\$3,598	\$24,131
37	<b>Total Cash Disbursements:</b>	<b>\$7,994</b>	<b>\$101,017</b>
38	<b>Net Increase (Decrease) in Cash</b>	<b>\$1,006</b>	<b>\$1,006</b>
39	<b>Cash Balance, Beginning of Period</b>	<b>\$4,127</b>	<b>\$4,127</b>
40	<b>Cash Balance, End of Period</b>	<b>\$5,133</b>	<b>\$5,133</b>

Apartment account

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY CA 94706

30-0  
2  
9

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition is effective as of June 1, 2010.

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

		LAST STATEMENT 03/31/11	13,524.04
MINIMUM BALANCE	12,268.36	2 CREDITS	16,963.36
AVG AVAILABLE BALANCE	14,156.50	10 DEBITS	17,627.86
AVERAGE BALANCE	14,741.45	THIS STATEMENT 04/29/11	12,859.54

Ok

DEPOSITS			
REF #	DATE	AMOUNT	REF #
6	04/19	1,800.00	7
			04/04
			15,163.36

CHECKS					
CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1175	04/11	150.43	1178	04/05	4,000.00
1176	04/11	105.00	1179	04/19	500.00
1177	04/06	417.29	1180	04/14	50.99
			1181	04/12	5,000.00
			1182	04/20	600.00
			1183	04/22	108.82

OTHER DEBITS		
DESCRIPTION	DATE	AMOUNT
COHEN RECEIPT CASH CONC	04/06	6,695.33

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/04	28,687.40	04/11	17,319.35	04/19	13,568.36
04/05	24,687.40	04/12	12,319.35	04/20	12,968.36
04/06	17,574.78	04/14	12,268.36	04/22	12,859.54

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1175  
DATE 04/04/2011

PAY TO PG & E \$150.43  
One hundred fifty and 43/100 DOLLARS

Mechanics Bank  
Account 3489363778-8 *JV. Tauler*

⑆121102036⑆1175 041-317555⑈

Chk No. 1175 Amt \$150.43 Paid 04/11/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1176  
DATE 04/04/2011

PAY TO Electronic Sentry Systems \$105.00  
One hundred five and 00/100 DOLLARS

Mechanics Bank  
Invoice # 26715 *JV. Tauler*

⑆121102036⑆1176 041-317555⑈

Chk No. 1176 Amt \$105.00 Paid 04/11/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1177  
DATE 04/04/2011

PAY TO Informetric System \$417.29  
Four hundred seventeen and 29/100 DOLLARS

Mechanics Bank  
Rest for April 2011 *JV. Tauler*

⑆121102036⑆1177 041-317555⑈

Chk No. 1177 Amt \$417.29 Paid 04/06/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1178  
DATE 04/04/2011

PAY TO Mark Kesot \$4,000.00  
Four thousand and 00/100 DOLLARS

Mechanics Bank  
*JV. Tauler*

⑆121102036⑆1178 041-317555⑈

Chk No. 1178 Amt \$4,000.00 Paid 04/05/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1179  
DATE Apr 3 2011

PAY TO Eric Gascoyne \$500.00  
Five hundred and 00/100 DOLLARS

Mechanics Bank  
*JV. Tauler*

⑆121102036⑆1179 041-317555⑈

Chk No. 1179 Amt \$500.00 Paid 04/19/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1180  
DATE 04/14/2011

PAY TO PG & E \$50.99  
Fifty and 99/100 DOLLARS

Mechanics Bank  
Acct 6475447608-5 *JV. Tauler*

⑆121102036⑆1180 041-317555⑈

Chk No. 1180 Amt \$50.99 Paid 04/14/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1181  
DATE 04/11/2011

PAY TO Mark Kesot \$5,000.00  
Five thousand and 00/100 DOLLARS

Mechanics Bank  
*JV. Tauler*

⑆121102036⑆1181 041-317555⑈

Chk No. 1181 Amt \$5,000.00 Paid 04/12/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1182  
DATE Apr 15 2011

PAY TO Pennis Lushov \$600.00  
Six hundred and 00/100 DOLLARS

Mechanics Bank  
Reimbursement for bailer *JV. Tauler*

⑆121102036⑆1182 041-317555⑈

Chk No. 1182 Amt \$600.00 Paid 04/20/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

1183  
DATE 04/19/2011

PAY TO AT&T Payment Center \$108.82  
One hundred eight and 82/100 DOLLARS

Mechanics Bank  
Acct 518521-3743 36/8 *JV. Tauler*

⑆121102036⑆1183 041-317555⑈ ⑆00000⑆0882⑈

Chk No. 1183 Amt \$108.82 Paid 04/22/11

For Your Protection: Please examine this statement and report any discrepancy within 30 days.



# PMA® Wells Fargo® PMA Package

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

Questions? Please contact us:

**Wells Fargo Premier Banking Team™**

Available 24 hours a day, 7 days a week

Phone: **1-800-742-4932** , TTY: 1-800-600-4833

Spanish: 1-877-727-2932 , TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

## April 30, 2011

<b>Total assets:</b>	<b>\$5,233.72</b>
Last month:	\$4,227.06
Change in \$:	\$1,006.06
Change in %:	23.80%

<b>Total liabilities:</b>	<b>\$198,623.08</b>
Last month:	\$198,648.16
Change in \$:	\$(25.08)
Change in %:	(0.01)%

<b>PMA Qualifying Balance :</b>	<b>\$203,856.80</b>
---------------------------------	---------------------

Contents	Page
Overview.....	2
PMA® Prime Checking Account.....	4
Savings.....	6

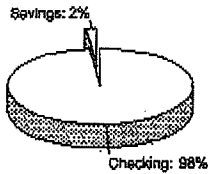


## Overview of your PMA account

### Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA® Prime Checking Account (9526265245)	98%	4,126.83	5,132.88	1,006.05	24.38%
Wells Fargo Money Market Savings** (2527627471)	2%	100.83	100.84	0.01	0.01%
<b>Total assets</b>		<b>\$4,227.66</b>	<b>\$5,233.72</b>	<b>\$1,006.06</b>	<b>23.80%</b>

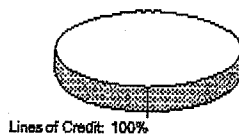
#### Total asset allocation (by account type)



### Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1998)	100%	198,648.16	198,623.08	(25.08)	(0.01)%
<b>Total liabilities</b>		<b>\$198,648.16</b>	<b>\$198,623.08</b>	<b>(\$25.08)</b>	<b>(0.01)%</b>

#### Total liability allocation (by account type)



### Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1998)	200,000.00	197,932.00	0.00
<b>Total available credit</b>	<b>\$200,000.00</b>	<b>\$197,932.00</b>	<b>\$0.00</b>



## OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)

## Interest, dividends and other income

The information below should not be used for tax planning purposes.

Account	This month	This year
PMA® Prime Checking Account (9526265245)	0.22	0.70
Wells Fargo Money Market Savings <sup>SM</sup> (2527627471)	0.01	0.05
<b>Total interest, dividends and other income</b>	<b>\$0.23</b>	<b>\$0.75</b>

## Interest expense

Account	This month	This year
Smartfit Home Equity LCA (6519200207-1898)	639.54	2,069.54
<b>Total interest expense</b>	<b>\$639.54</b>	<b>\$2,069.54</b>

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

## Important Wells Fargo ExpressSend Service Information

We would like to inform you about several recent changes to your Wells Fargo ExpressSend agreement(s) Terms and Conditions Section 10:

## Effective immediately

- The maximum aggregate daily transfer limit for account and cash-based service agreements to all remittance network members in Mexico, El Salvador, Guatemala, Honduras, and Argentina is now \$1,500 US dollars per day. The daily transfer limit for FAMSA in Mexico will continue at the Mexican peso equivalent for \$1,000 US dollars per day.
- The maximum combined total daily amount that can be sent from all account and cash-based service agreements to all countries is now \$5,000 US dollars per day.
- The maximum combined total amount that can be sent during any rolling 30-day period from all account and cash-based service agreements is now \$12,500 US dollars.

If you have any questions please call 1-800-556-0605. Thank you for using the ExpressSend service when sending money home.

## Debit

0000 0000 0000 0000

## Take control of your account. Set your debit card preference today.

We've changed the way debit card transactions are approved. Please make sure your debit card works the way you expect.

For more information, please visit [wellsfargo.com/overdraftservices](http://wellsfargo.com/overdraftservices) or talk with your local banker.

© 2011 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. (2-11 435805)

# PMA® Prime Checking Account

## Activity summary

Balance on 4/1	4,126.83
Deposits/Additions	9,000.22
Withdrawals/Subtractions	-7,994.17
<b>Balance on 4/30</b>	<b>\$5,132.88</b>

Account number: 9526265245

**MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General  
 Statement Policies can be found towards the  
 end of this statement.

## Overdraft protection

Your account is linked to the following for Overdraft Protection:

■ Savings - 2527627471

## Interest you've earned

Interest earned this month	\$0.22
Average collected balance this month	\$5,311.61
Annual percentage yield earned	0.05%
Interest paid this year	\$0.70

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 4/1</b>					<b>4,126.83</b>
4/4	Deposit		4,000.00		8,126.83
4/5	Bank of America Mortgage Apr 11 Xxxxx4921 Kesel M			2,774.66	5,352.17
4/6	Bill Pay Equity On-Line Xxxxxxx2071998 On 04-08			715.00	
4/6	Cardmember ServWeb Pymt 110405 462300856537783			335.40	4,301.77
4/7	Kesel, Mark				
4/7	Check	3091		10.00	4,291.77
4/11	Deposit		5,000.00		
4/11	Check	3092		50.00	9,241.77
4/12	Check	3096		1,800.00	7,441.77
4/13	Check	3094		55.42	7,386.35
4/14	Check	3095		1,000.00	6,386.35
4/19	Check	3093		750.00	5,636.35
4/25	POSPurchase - 04/23 Mach ID 000000 Marshalls Marsh El			99.17	5,537.18
	Cerrito CA 7442 00581113833481538 ?McC=5651				
4/26	Cardmember ServWeb Pymt 110423 462300856537783			248.52	
	Kesel, Mark				
4/26	Anthem Bc RA-0201003 110425 000000231232489 Mark Kesel			156.00	5,132.66
4/29	Interest Payment		0.22		5,132.88
<b>Ending balance on 4/30</b>					<b>5,132.88</b>
<b>Totals</b>			<b>\$9,000.22</b>	<b>\$7,994.17</b>	

## Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3091	4/7	10.00	3093	4/19	750.00	3095	4/14	1,000.00
3092	4/11	50.00	3094	4/13	55.42	3096	4/12	1,800.00

# Wells Fargo Money Market Savings <sup>SM</sup>

**Activity summary**

Balance on 4/1	100.83
Deposits/Additions	0.01
Withdrawals/Subtractions	-0.00
<b>Balance on 4/30</b>	<b>\$100.84</b>

Account number: **2527627471****MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**Worksheet to balance your account and General  
Statement Policies can be found towards the  
end of this statement.**Interest you've earned**

Interest earned this month	\$0.01
Average collected balance this month	\$100.83
Annual percentage yield earned	0.12%
Interest paid this year	\$0.05

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	<b>Beginning balance on 4/1</b>			<b>100.83</b>
4/29	Interest Payment	0.01		100.84
	<b>Ending balance on 4/30</b>			<b>100.84</b>
<b>Totals</b>		<b>\$0.01</b>	<b>\$0.00</b>	



# Bank of America



0702 P P  
E0-2



CD 05/03 1 0000 447 1 990 020833 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

Statement Period:  
March 29 through April 26, 2011

Account Number: 07028-01795

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

Customer since 1994  
Bank of America appreciates your  
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### ☐ Summary of Your Prima Interest Checking Account

Beginning Balance on 03/29/11	\$379.63
Ending Balance	\$379.63

OK

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

### ☐ Important Information About Your Account

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year).

Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.

California

Page 1 of 2





# Bank of America



0702 P P  
E0-2

05/06 1 0000 106 1 950 012140 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

Pers.

## Your Bank of America Prima Account Statement

Statement Period:  
April 1 through April 29, 2011

Account Number: 07021-61806

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

Customer since 1994  
Bank of America appreciates your  
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### Summary of Your Prima Interest Checking Account

Beginning Balance on 04/01/11	\$61.61	Number of ATM withdrawals and transfers	0
Ending Balance	\$61.61	Number of purchase transactions	0
OK		Number of 24 Hour Customer Service Calls	
		Self-Service	0
		Assisted	0

### Important Information About Your Account

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year).

Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.